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Ella Colbert/TC 3694

U.S. Patent and Trademark Office

FROM NAME:

DIRECT DIAL:

Nancy J. Flint

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MESSAGE

In re Application Of:

Application No.:

09/506,434

Acharya et. al.

Examiner:

E. Colbert

Art Unit: 3624

Filed: Title:

February 18, 2000

Docket No.: 47004.000059

System and Method For Electronic Deposit of Third Party Checks By

Non-Commercial Banking Customers From Remote Locations

In accordance with 37 CFR 1.8, I hereby certify that the attached correspondence entitled:

1. Amendment and Response to Office Action dated April 2, 2007

is being facsimile transmitted to the U.S. Patent and Trademark Office on June 15, 2007.

Signature:

Typed or Printed Name of Person Signing Certificate:

Nancy J. Flint/ Reg. No. 46,704

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DATE:

June 15, 2007

CLIENT/MATTER NAME AND NO.:

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE JUN 1 5 2007

Application Number

09/506,434

Confirmation No.:

8248

Applicant

Ravi Acharya et. al.

Filed

: February 18, 2000

Title

System and Method for Electronic Deposit of Third Party Checks By

Non-Commercial Banking Customers From Remote Locations

TC/Art Unit

: 3694

Examiner:

: Ella Colbert

Docket No.

47004.000059

Customer No.

21967

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE PURSUANT TO 37 C.F.R. § 1.111(a)

Sir:

Applicants hereby submit this Amendment and Response Pursuant to 37 C.F.R. § 1.111(a) ("Response") in response to the Office Action dated April 2, 2007 ("Office Action") and request that the application be re-examined in light of the amendments and remarks made herein.

Amendments to the claims begin on page 2 of this Response.

Remarks begin on page 13 of this Response.